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FROM THE DESK OF ALFAAZ

“On the other side of a storm is the strength that comes from having navigated through it. Raise your sail and begin.”

— Gregory S. Williams

The COVID-19 pandemic has changed life as we know it. As the world seems to return to normalcy from the brunt of the pandemic, it is adopting a “build back better” approach - promising a brighter, more equitable, and sustainable future. Before the pandemic, a paradigm shift towards digitization and servitization of economies was already underway. This digital mandate and accelerated digital transformation was brought into sharp focus by the emergence of a contactless world.

However, cyber criminals have seized this global crisis to launch treacherous cyber exploits, targeting individuals and organizations alike. The financial sector, whose very foundation lies on trust and credibility, has been susceptible to increasingly sophisticated crimes each year, plaguing financial organizations and consumers. Individuals and leaders must safeguard their interests on a massive scale, and quickly.

The need of the hour is an emphasis and awareness on cybersecurity, and with this very goal in mind, Team-Alfaaz brings you the newest edition of NIBM's quarterly Newsletter 'Vista', themed 'Cybersecurity and the Financial Ecosystem'.

This edition will walk you through 'Guru Mantra', in which our esteemed faculty discusses the implications of the pandemic on the financial market and the prospects of financialization. Further, our esteemed alumnus paints an elaborate picture of the cybersecurity trends in digital payments. Moving on, the readers will get to learn about the advanced facets of cyber-attacks, followed by a startling incident nothing short of a digital apocalypse. This edition also covers memorable events of the quarter, a glimpse of the grand annual fest of NIBM – Adhikosh, the brilliant laurels earned by the students, and their spectacular creative talents.

We hope you are thrilled to unbox this edition of Vista!

Happy Reading!

THE RAGING BULL AND THE DUST IT KICKS UP

The mighty stock market bull has us in its awe. On Monday, 19th of October, 2021 Nifty touched 18604 and the Sensex reached an all-time high of 62245. There has been a correction post that, a small nip in fact, compared to the jump that has happened post the pandemic. Today, markets continue to be choppy, in a corrective phase, but the bullish forces are still strong. Leaving aside the current correction, the bull for a long time now is raging, confident it can leap further, ready to kick up dust.

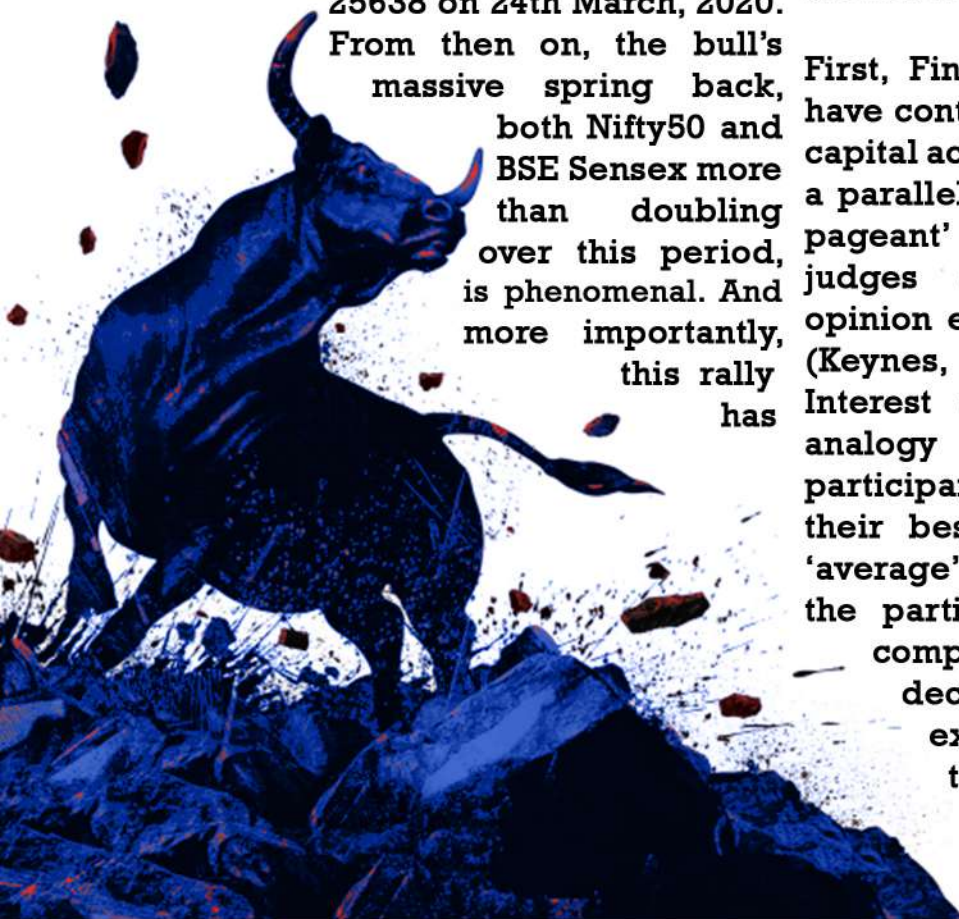
However, as much as we are impressed by the raging bull, we should not forget that the dust it throws up hides the state on the ground. The pandemic in 2020 had brought sharp decline in the equity markets, with Nifty reaching lows of 7511 and Sensex down to 25638 on 24th March, 2020.

From then on, the bull's massive spring back, both Nifty50 and BSE Sensex more than doubling over this period, is phenomenal. And more importantly, this rally has

happened when the real economy is in survival mode, shriveled by the pandemic. Markets, by all counts, are in an epic bubble, as asset prices are largely delinked to fundamentals.

So, let's try to see the grounds below the bull's thumping hooves and iterate where we should be careful. The unbridled stock market growth is very likely a symptom of financialization. The last three decades have seen as exponential growth in financial assets strengthened by the appearance of new financial instruments referred to as 'financialization'. What is wrong about financialization?

First, Financialization, as some economists have contended, can lead to a neglect of real capital accumulation by the firms. Keynes saw a parallel of the stock market to the 'beauty pageant' where the ranking was based on judges anticipating what the "average opinion expects the average opinion to be" (Keynes, General Theory of Employment, Interest and Money, 1936). However, the analogy does stop here. Don't forget the participants of the beauty pageant, who try their best to conform to the majority or 'average' expectation of beauty. What about the participants in the stock market, the companies whose share prices are decided by what the 'average opinion expects the average opinion' to be? If they are obsessed about the 'market' notion of their worth, it would be at the detriment of the longer-term capital accumulation. If financial



investment and real investment are substitutes, the need to please the shareholders (provide increasing returns as also dividends and stock buybacks), may lead the firm to divert internal funds from the capital accumulation to financial investments that can boost profitability in the short run.

Secondly, sooner or later markets crash. This sounds extremely bearish in front of the magnificent bull market we see. However, markets thrive on the fact that every rise precedes a fall and every fall marks the beginning of a rise. A majority of investors in case of a crash will see a huge value of their portfolio being wiped off if they do not quit on time. When that happens (and it is a 'when' and not 'if'), the adverse impact on company valuations and incomes can be substantial.

Third, the beauty pageant does not and need not look beyond its set of contestants. While the stock market exists in theory to channelize resources of savers to companies that need capital, the dominance of the big, listed companies in this stock market means the savings of many go to a handful. While a handful of companies (including of course, the newbie IPOs) have soaring market capitalization, it is important to remember that for the vast majority of smaller businesses struggling post the pandemic, this access to the saver's money remains non-existent.

Fourth, in this boom, as with all such periods, participation of smaller investors in the stock market has increased manifold. But are they as aware of the risks that investment in the stock market brings in? Awareness programmes from regulators notwithstanding, the boom period frenzy draws many to the stock markets who are little aware of either its mechanics or its patterns. From the Tulip Mania to Dotcom Bubble crash, the washing away of smaller investors' funds should caution us.

As we enjoy the magnificent bull, let's not forget the ground beneath its feet. While it's easy to be lulled into believing this euphoria in the markets means a vibrant economy, or an expectation of a vibrant economy in future, history suggests such connections to be extremely tenuous.



Dr. Smita Roy Trivedi
Assistant Professor
NIBM Pune

(The article was published on Medium on 17 February 2022. The views and suggestions presented in this article are personal and do not reflect the views of the institute the author represents.)

Cybersecurity in Digital Payments

Digital Payments: Exponential Growth

India's financial ecosystem has seen a surge in digital payments in the last few years, as a part of the Government of India's focus on digitization of the financial sector and economy.

Over the past four years, digital payment transactions have grown multifold from 3,134 crores in FY 2018-19 to 5,554 crores in FY 2020-21. During the current financial year i.e., FY 2021-22, the total number of 7422 crore digital transactions have been reported till 28th February 2022.

The recent launch of UPI 123PAY should provide further impetus to this growth. However, with exponential growth in digital payments, frauds are also on the rise.

Cybersecurity: Frauds

As the ease of doing online transactions increased, the number of frauds in digital financial transactions soared too. Fraudsters use increasingly innovative methods to defraud and swindle people. These methods include phishing, vishing, card skimming, SIM swap/cloning, fingerprint cloning, juice jacking, online job frauds, COVID-19 related frauds, impersonation on social media, fake loans websites, OTP based frauds, and social engineering frauds.

While fraudsters target any and all customers, the risk is particularly high for new users on digital platforms i.e., users who are inexperienced with financial transactions.

Some types of fraud are specific to particular payment systems. However, social engineering frauds in which customers are psychologically manipulated into performing actions or divulging confidential information, are common across all digital modes of payment.

Cybersecurity: Role of Customers and Institutions

Protection of Personal Data

Protection of personal data/information is a very important aspect of personal cybersecurity.

Personal information may include demographic details, passwords, workplace/employment information, personal likes/dislikes, identity proof details, credit/debit card information, banking information, and details of family & friends.

However, most people may not realize that some of their personal information is publicly available; especially due to the widespread prevalence of social media/networking services (Facebook, Instagram, LinkedIn, Twitter, etc.). Fraudsters usually rely on these easily available data as a launchpad for eliciting further details. Therefore, good cybersecurity habits are particularly important for enhanced security of digital payment transactions and for prevention of frauds.

Customer Awareness and Behaviour

While Banks, FinTechs, and other entities in the Digital Payments ecosystem need to ensure the security of digital payments infrastructure and promote customer awareness of the security of digital transactions; the customers also need to ensure that they stay vigilant and ensure the security of their computing devices, passwords, and personal information.

Hence, it is of paramount importance that customers educate themselves and also are made aware by institutions about types of payment systems, common types of frauds, preventive/precautionary measures, fraud reporting, and grievance redressal mechanisms.

While the digital payments sector is going through exciting times in India, it is advisable to not lose sight of caution. The more vigilant we stay, the safer our money will remain.

Go Digital, Go Secure.



Appoorv Prasad

Senior Manager
HDFC Bank



(The writer's views are personal and do not necessarily represent the views of his employer.)



Cyber Threats to the Financial Ecosystem: The Next Generation

Financial institutions have long been the leading victims of cyber-crime. Banks are where the cash is, and the industry furnishes the most profitable avenue for hackers to monetize their skills. New technologies are being progressively incorporated into financial networks and the broader internet, transfiguring the attack surface that adversaries can exploit. The incentives for attackers are also shifting, compelling banks to encounter more numerous and sophisticated adversaries. And as cyber awareness grows in the financial sector and firms continue to invest billions in new defenses, attackers are ameliorating their approaches and tactics to stay one step ahead.

As fraud prevention and retail security have revamped and the value of stolen credit card data and bank credentials has diminished, attackers have augmented large-scale coordinated attacks on financial institutions' core networks. Extortion is the number one apprehension for financial institutions, as Internet of things (IoT) botnets and mass distribution of sophisticated crypto-ransomware threaten to take banks offline. With banks having invested millions of dollars in DDoS (Distributed Denial of Service) mitigation tools and network monitoring, attackers have transitioned to new modes of attack, using IoT botnets to generate massive floods of traffic or conducting "low and slow" attacks that avoid detection by DDoS prevention software.

Employee awareness about phishing emails has improved, however, watering hole attacks have also increased where the attacker compromises a website that they know or guess their target will visit and then uses it to infect their system with malware. Ransomware is another top concern for financial institutions. The last few years have seen an

extensive uptick in attack activity, development of new malware families, ransom payments, and costs to businesses. Despite high investment in cybersecurity in the financial industry, financial institutions are not immune.

Amalgamated with the widespread availability of off-the-shelf exploit kits and malware in underground markets, ubiquitous automation is allowing unsophisticated criminals to launch more advanced campaigns against a wide range of targets. Machine learning (ML) threatens to take automation to the next level, both for offense and defense. Criminals are already starting to use ML algorithms for target selection. If an ML algorithm can write Shakespearean sonnets, it is only a matter of time before criminals apply it to more nefarious writing purposes, like composing tailored, personalized spear-phishing emails.

As the threat landscape for financial institutions is becoming bigger, more complex, and more sophisticated, the assessment that a major cyberattack poses a threat to financial stability is axiomatic— not a question of if, but when. With the world coming online and beginning to bank online, the geography of financial cybercrime is reshaping. Despite significant gains in technical security, attackers continue to innovate and humans remain the weak link in network defense. In order to get ahead, financial institutions need to become more global and better integrated. Without dedicated action, the global financial system will only become more pregnable as innovation, competition, and the pandemic further fuel the digital revolution.

Shreyashi Haldar

PGDM 2020-22



SNEAK PEEK

THE DIGITAL APOCALYPSE

The notion of machines with human-like intelligence dates back to Samuel Butler's *Erewhon*. Today, with Artificial Intelligence networks this seemingly utopian concept has become a reality. But, as the utopia-dystopia dichotomy theory goes, evil is bound to accompany the good! So, if there exists a good machine, there has to be an evil one.

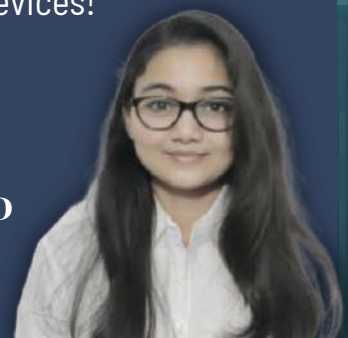
It was on October 21, 2016, that Americans witnessed the fleet of evil zombie machines consisting of millions of digital video recorders, routers, IP cameras, and other "smart" equipment. These malware-infected zombies identified others of their kind and passed on the contagion. This Zombie armada then flooded the servers that run a website or online service with an enormous number of requests until they collapsed and the sites they served stopped working. Around 85 major sites including Netflix, PayPal, Spotify, Sony PlayStation, and Twitter were either slow or simply not responding at all. The main target was Dyn, a DNS service company (DNS or Domain Name System is the system that hooks up your browser with the website you're looking for). It was a typical Distributed Denial of Service (DDoS) attack carried out through devices whose security had never been considered and for which no

antiviruses existed! Although botnets had been around for ages already, the emergence of the Internet of Things (IoT) breathed a new life into them.

As it turned out later, the underlying problem was a series of attacks against the American Internet infrastructure. This malware was named Mirai translated from Japanese as "future". Although the criminals responsible did not ask for ransom or make any other demands, the estimated loss was around \$110 million. Dyn too eventually recovered. What remains is the message from the "future". The sheer scale of it made the world sit up and think about the security of smart machines!

The future gave us a sneak peek of machine zombies. Well you at least can prevent your machines from being zombified. Make sure not to leave default passwords on your devices, update firmware for all of your gadgets and be selective in choosing smart devices and become the "only" master of your devices!

ROHINI GAIKWAD
PGDM 2021-23



EVENTS

KONQUEST

Konsult - The Consulting club of NIBM, Pune conducted its annual event - "KONQUEST" on March 19th, 2022.

KonQuest was an all-India consulting case study competition. The competition's goal was to provide students from throughout the country with the chance and thrilling experience of competing against one another to demonstrate their consulting expertise. It was a three-stage online event, with the preliminary quiz round, case submission, and case presenting phase.

Round 1 - The quiz round included questions from diverse fields such as consulting and banking. This was an elimination round that took place entirely on the D2C platform.

Round 2 - Teams that made it through the first round were instructed to study a case and deliver their findings in the form of an 8-slide presentation.

Round 3 - After the teams presented their solutions and answered the Q&A round, our eminent judges Ms. Rachna Dixit and Mr. Koshy Thomas determined the winners in the final round. The originality of the subject, depth of analysis and investigation, and presentation of the content were the assessment criteria. The competition was won by Team 180 DC, with Team Poundwise from NIBM coming in second and Team Jalebi Fafda coming in third.

INVESTOR GESTURE

VittNivesh - the Investment Club of NIBM organised Investor Gesture, a unique portfolio designing competition aimed at providing participants with a chance to showcase their knowledge and acumen in portfolio design and management. This event was graced by an esteemed panel of judges including

EVENTS

Mr Amit Sahita- Co-Founder of Namita Invest India, and Dr Smita Roy Trivedi- Assistant Professor at the National Institute of Bank Management Pune.

The competition, which was conducted in multiple rounds on 26th March saw participation from premium B-schools across the country.

Round 1- Virtual Trading League

The first round was conducted on the StockGro platform where the participants were encouraged to earn maximum profits through dynamic portfolio allocation.

Round 2- Portfolio Management

In this round, the participants were asked to build a portfolio as per specified allocation rules. Seven portfolios were selected for the final round.

Round 3- Presentation Round

The final round witnessed the presentation of these portfolios to the judges wherein the participants provided relevant reasoning for their scrip selections.

Mr Abhishek Mohite and Mr Ehsan were declared the winners of the competition.

Mr Prateek Gupta emerged as the first runner up, while Mr Suraj Singh and Ms Ashita Sharma emerged as the second runners-up of the event.

*DECRYPTOR LA
FINANCE*

VittArth- The Finance Club of the National Institute of Bank Management, Pune conducted its annual event - Décrypter la Finance on March 25th, 2022.

Décrypter la Finance was an all-India case study competition, where 500+ teams registered from all over the country for an exciting experience in which they proved their business acumen by addressing real-world problems and providing solutions. It was an online event divided into mainly three stages, namely- The Preliminary Quiz round, Case submission, and Case presentation round.

EVENTS

Round 1- The quiz round covered questions from various domains like finance, economics, and banking. This was an eliminative round and was completely held on the D2C platform.

Round 2 & Round 3- Teams that cleared the first round, were asked to analyze a case and present the analysis of the same in the form of a 5-slide presentation (excluding the cover page & thank you slide). The topic was related to Economics, Finance, & Banking. Our esteemed judge, Professor G. Nagaraju finalized the winners in the final round after the teams had presented their solutions & answered the Q&A round. The judging criteria were - Originality of content, Depth of analysis and research, and Presentation of the content.

Finally, we saw the winners from KJ Somaiya, Mumbai, and NIBM Pune. Team Rule of 3 was declared the winner of the event, followed by first runners-up Team Transformers & second Runners-up Team Trikona. It was a thrilling experience for all the students

involved and Team VittArth, which successfully continued the legacy of presenting an all-India case study competition revolving around the current finance, economy & banking scenario.

REPUBLIC DAY

National Institute of Bank Management celebrated the auspicious day with a flag hoisting ceremony wherein the tricolour was unfurled by our honorable director Dr. Partha Ray followed by the singing of the National Anthem.

VARTALAAP

To increase the awareness of students regarding social entrepreneurship, the E-cell of NIBM conducted a series of talks with eminent social entrepreneurs, titled 'Vartalaap'. This provided students with an opportunity to gain significant insights into the field of social entrepreneurship.

EVENTS

DEFENDIUM

Alfaaz – The Literary Committee of NIBM conducted a writing competition titled Defendium. The rules of the event required the participants to pick a contentious character of their choice and defend their positions and actions. The event saw enthusiastic participation from both the junior and senior batch and the best entries were rewarded with prizes.

VISHLESHAN

The Corporate Relations and Placement Committee of NIBM organised two episodes of Vishleshan- A Leadership talk series in three months.

On 19th February 2022, Mr. Narendra Patra, FCA, Chief Risk Officer, State Bank of Mauritius (India) joined us for an insightful session on risk management. Later in the day, Mr. Sebastian Fernandez, FCA, Chief Risk Officer, HDFC Credila Financial Service Limited, gave his views on the same topic.

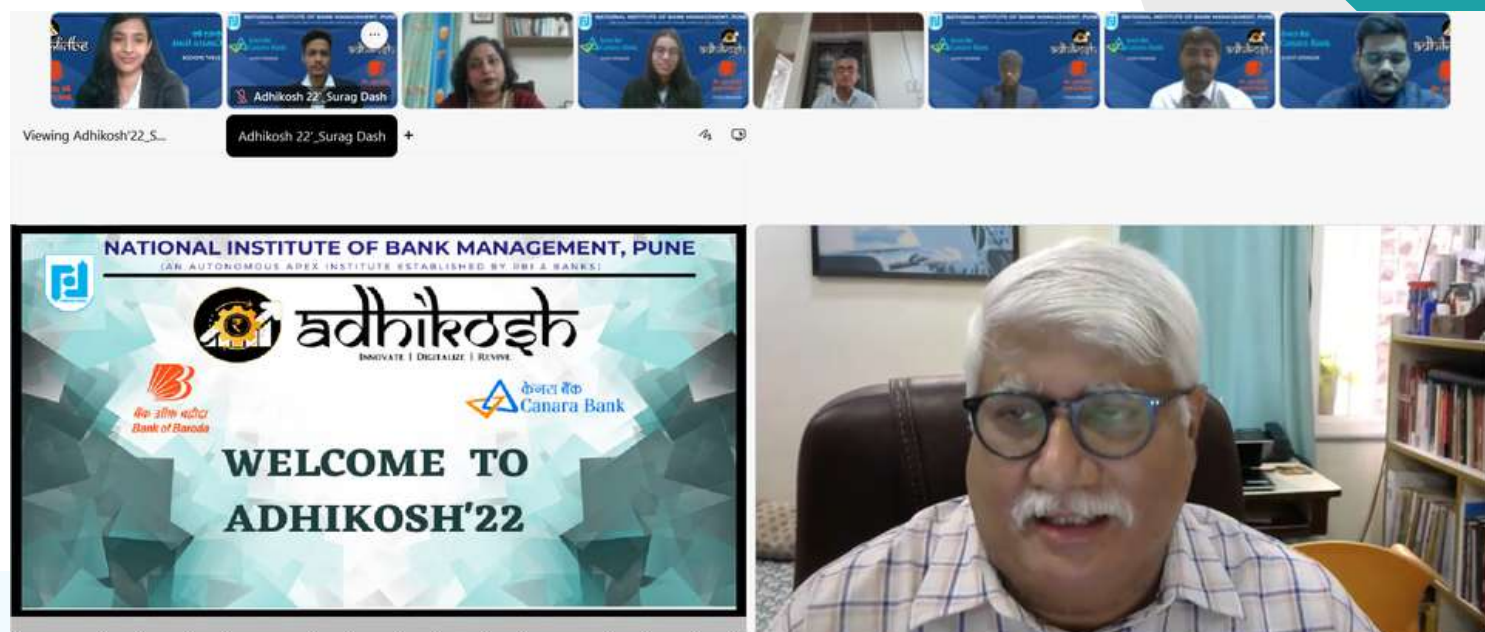
JOSH

A week-long sports competition- “Josh” was organised by the **Sports committee of NIBM** on the college premises between 12th and 16th March 2022. The students competed in six sports including badminton (boys singles and doubles, girls singles and doubles, and mixed doubles), table tennis (singles and doubles events for both boys and girls), carrom (singles and doubles), chess, cricket, and volleyball. The event witnessed participation in huge numbers.

ALUMNI TALK

The **Alumni Relations Committee of NIBM** organised an Alumni Talk on March 19th, 2022 to help the PGDM students explore various specialties in the field of finance. The committee invited our esteemed alumni Mr. Harsh Prasad, CQF, FRM, Vice President, Morgan Stanley, and Mr. Abhay Garg, FRM, Vice-President, Kotak Mahindra Bank as guests speakers who touched upon the topics of machine learning, model risk, and trading psychology.

ADHIKOSH



“Ambition is the path to success.
Persistence is the vehicle you arrive in.”
- Bill Bradley

A remarkable spectacle of great ambition and persistence, Adhikosh - an initiative shaped by the integrated efforts of NIBM students, has gradually transformed into a mega event in just a couple of years.

This student-driven annual management fest of NIBM, which encapsulates the motto of "Innovate, Digitalize and Revive" is a concoction of various technical competitions, cultural events, and fun activities, that witnesses enthusiastic participation from leading Business Schools across India and hosts renowned personalities from the banking industry at its altar.

This year, NIBM successfully organised Adhikosh on the 26th and 27th of March, completely in the online mode.

The two-day extravaganza, sponsored by Canara Bank and Bank of Baroda, hosted 5 exuberant competitions and 2 insightful talk sessions that provided platforms for students to display their prowess and management acumen in the fields of banking, finance, economy, and business, and further enhance their understanding through the guidance of industry experts.

The event started with an inaugural ceremony that witnessed the presence of our esteemed director, Dr. Partha Ray, Dean Faculty, Dr. Arindam Bandyopadhyay, and faculty coordinator, Dr. Smita Roy Trivedi.

ADHIKOSH

ALL INDIA BANKS



AIB is an event inspired by MUN (Model United Nations) where participant teams were allotted different Banks instead of countries. The teams were required to discuss on the agenda- “Role of Banks in the War Economy”. The event was judged by Mr. Sathappan Sethuraman (COO at Emirates NBD Bank), Mr. Anand Kumar (Head, Risk Management Centre at BCG), and Dr. Smita Roy Trivedi (Assistant professor at NIBM).

The Best Bank was awarded to Team Avengers from the Aspirant India Initiative, while the Best Delegate was awarded to Mr. Priyanshu Grover from Aspirant India Initiative.

JUST-E-DEAL

The event was themed on the concept of mergers and acquisitions.

This event was graced by an esteemed panel of judges including Mr. Kunal Sanghavi - Chief Financial Officer at HDFC Securities Limited, Mr. Vinay Agarwal - Vice President, High Yield, Structured & Distressed Credit Trade at Barclays, and Dr. Dipali Krishnakumar - Assistant Professor at NIBM.

Team Synergy, from the Indian Institute of Management, Kozhikode, was declared the winner. Team Back Benchers, from the Symbiosis Centre for Management and Human Resource Development, Pune was declared the first runner-up.

Team Turtles, from the Indian Institute of Management, Sirmaur, was declared the second runner-up of the event.

PULSE TALK#1



NIBM Pune was proud to host its first international guest, Dr.Scott D.Aguais, Founder and Managing Director of Aguais and Associates, for the first session of Pulse Speak. Dr. Aguais spoke about the recent developments in Risk Management frameworks, the evolution of risk models in different credit cycles, and stress testing models. He further introduced the Z-Risk Engine and highlighted its widespread applications and benefits. The session was a great learning experience for everyone present, as Dr. Aguais gave crisp and relevant insights not only on risk management concepts but also into the global risk scenario in his engaging session.

ADHIKOSH

SHARE SHAH

Share Shah provided contestants the platform to prove their acumen in the stock market and trading, employing a live market simulation.

Team Day Dreamers, from the National Institute of Bank Management, Pune, was declared the winner.

Team Market Wizards, from the Amrut Mody School of Management, Ahmedabad, was declared the first runner-up.

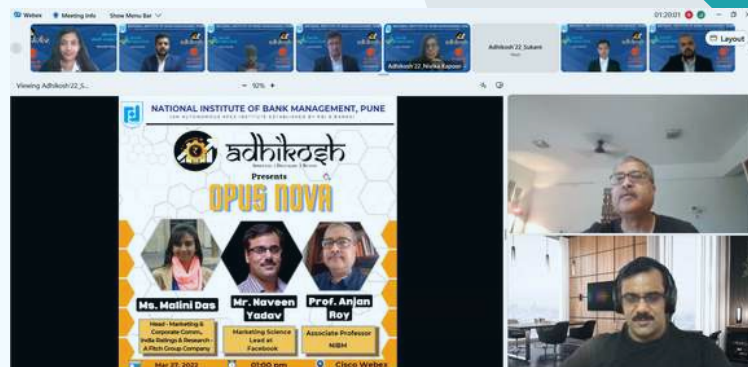
Team Rising Stars, from the Symbiosis Institute of Management Studies, Pune, was declared the second runner-up of the event.

GREEN-O-VATE



This event was about giving a push to the entrepreneurial skills of participants with the spirit and enthusiasm to tackle global environmental changes through their unique ideas. The event was graced by an esteemed panel of judges including Mrs. Basudha Shrivastav Narula - Founder of Empfly Services Limited, Ms. Ridhima Arora - Founder of Namhya Foods, and Dr. Kaushik Mukherjee - Associate Professor at NIBM. Team Alpha, from the Indian Institute of Management, Raipur, was declared the winner. Team The Think Tank, from the Great Lakes Institute of Management, Gurgaon, was declared the first runner-up. Team 3-Thrifty, from NIBM was declared the second runner-up of the event.

OPUS NOVA



Opus Nova is an intense Marketing and Revival Plan-based Competition consisting of 4 rounds. In the final round, participant teams were required to sketch a proper revival plan for a case study of a failing brand, focussing on financials, operations, and brand repositioning of the company. The competition was judged by Mr. Naveen Yadav, Ms. Malini Das (Head, Marketing & Corporate Communication at India Research and ratings), and Mr. Anjan Roy (Associate professor at NIBM).

Team PGGCians, from Post Graduate Government College, Chandigarh, was declared the winner.

The First Runners-up were Team Koalas from NIBM, while the second Runners-up were Team PALM from Welinkar Institute, Mumbai.

PULSE TALK #2

The final day of the fest concluded with a pulse speak session, in which NIBM hosted Dr. K.K. Tripathy, an officer on special duty to the Home and Cooperation minister to the GOI, delivered a session on "Prosperity through Cooperation". The esteemed guest gave insights on the need for technology and innovation in Socio-economic Prosperity. He also talked about the goals before the Government and the Ministry of Cooperation.



Achievements

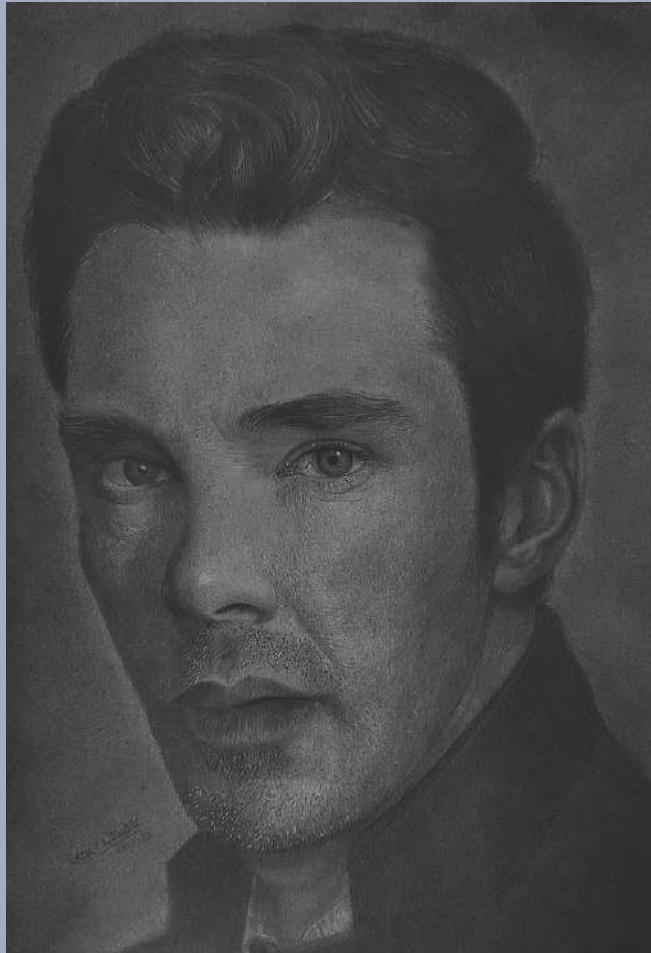
Nivika Kapoor, Shubham Sohani, and Veenit Sureka, students of the PGDM Batch of 2023 emerged as **Second Runners-Up of Kisan Vikas National Level Case Study Competition**, organised by the **Indian Institute of Management, Lucknow**.

Akshat Chattar and Aditi Agrawal, students of the PGDM Batch of 2023 emerged as **First Runners-Up of Consigliere 2022**, organised by **IFMR GSB, Krea University**.

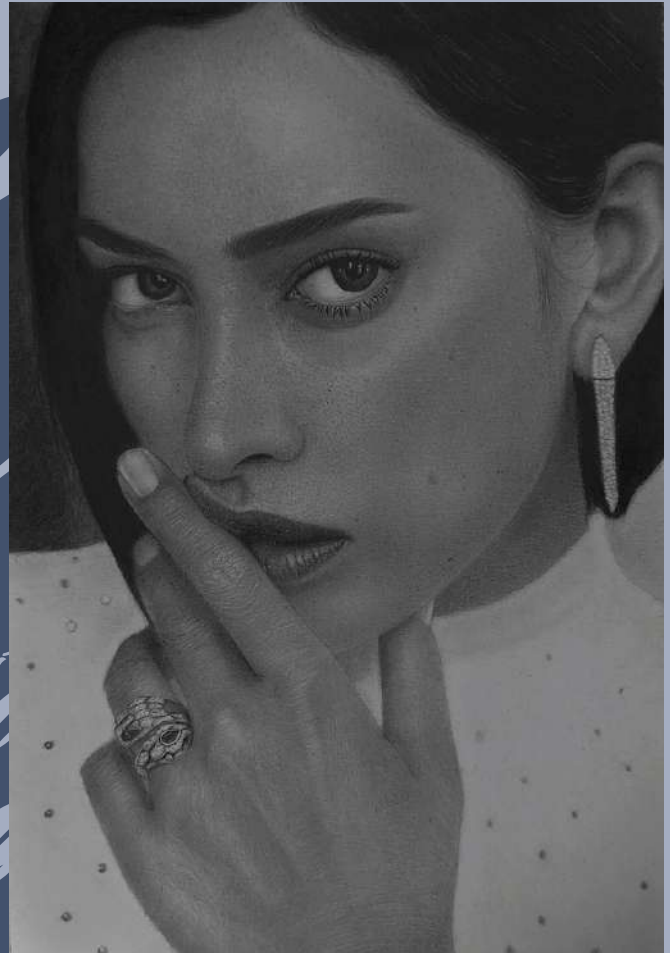
Aboli Gore, Priyanka Nathani, and Shubham Kothari, students of the PGDM Batch of 2023 emerged as **Winners of Decrypter – The Case Study Competition** organised by the **National Institute of Bank Management, Pune**.

Amandeep Saini, Muskan Bajpai, and Vinit Kapadnis, students of the PGDM Batch of 2023, emerged as **Runners-Up** of The Bhutanese Way Case Study, organised by the **Indian Institute of Management, Rohtak**.

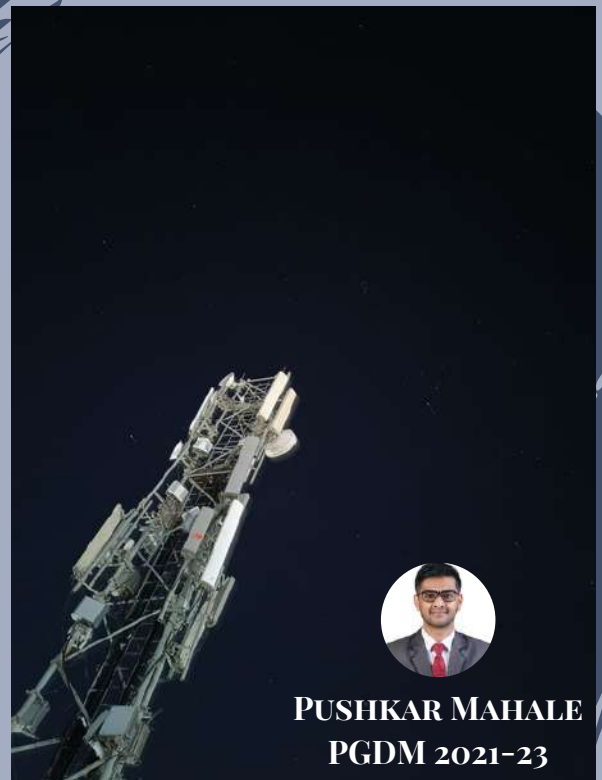
Aman Khot, Sukant, and Shivam Pardeshi, students of the PGDM Batch of 2023 emerged as **Winners** of PennyWise 2022, organised by the **Birla Institute of Technology, Mesra**.



ROHITH CHATRATHI
PGDM 2020-22



ADITYA SRIVASTAVA
PGDM 2020-22



PUSHKAR MAHALE
PGDM 2021-23

OUR TEAM

Editors



Akshat Chattar



Sharon Thomas

Teaser



Gaurav Bansal

Co-ordinators



Gayathri Ajayan



Priyanka Nathani

Designing team



Omkar Majarekar



Pranjali Bhise

Contributors



Pushkar Mahale



Rohini Gaikwad



Priyanshu Gautam



Gautam Vaddi

Circulation in-charges



Syed Salman Ashraf



Prachi Pranay



Yogesh Chandra Singh Thakur